

**191—23.3(516E) Application of insurance laws.** The sale of a motor vehicle service contract shall not be deemed to include the sale of insurance. Thus, unless the provider is otherwise engaged in the sale of insurance, the provisions of the insurance laws of this state shall not be applicable to that provider. However, this rule shall not be construed to exempt any other warranties or service contracts other than motor vehicle service contracts, as defined in the Act, from the provisions of the insurance laws of this state.